

UNITY THROUGH DIVERSITY - THE RHB EXPERIENCE -

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RHB Banking Group

1Malaysia Concept



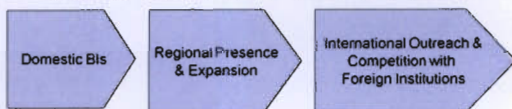
Emphasis on –

National Unity
Ethnic Tolerance
Operational Efficiency

Values	
Perseverance	Culture of Excellence
Acceptance	Loyalty
Education	Humility
Integrity	Meritocracy

The Malaysian Banking Industry

The Evolution of Banking Institutions (BIs)



Increased customer awareness & demands



- Customer Value Proposition - Enhanced and innovative financial product & service offerings
- High level of customer service standards

Banking Culture – Results Driven

- To remain competitive, BIs are managed with a focused approach

Emphasis on –

- efficient delivery
- top quality service
- high performance
- exceeding targets
- excellent financial results



The Banking Environment & The Bank Employee

- Highly regulated and well supervised

Laws, rules & regulations, guidelines issued, monitored and enforced by regulatory bodies

- Scope of work
- Limits of Authority
- Discretionary Powers
- Acting in the Interest of the organisation



- Risk Management Framework
- Internal Audit Examination
- Company Policies, Procedures & Manuals

Corporate Governance concepts of responsibility, accountability and transparency

Management of BIs

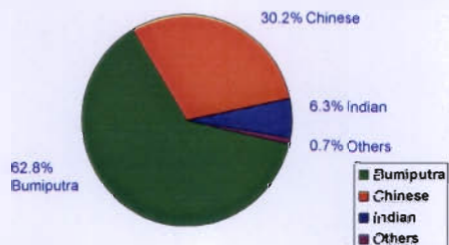
- Getting the best employees and getting the best out of the employees

In an environment that demands high standards from all bank employees and low tolerance of errors, the management team of BIs are required to ensure –

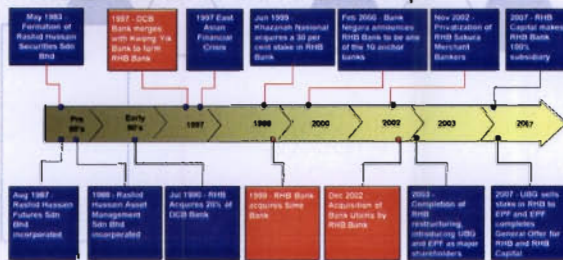
- The inculcation of a strong work culture & teamwork
- Performance culture – reward/incentive framework
- Clear career path and personal development plans
- Provision of regular training and re-skilling programs to enhance skill sets

Driving Unity in RHB

- Staff Statistics by Ethnicity as at 31 December 2009



The Evolution of the RHB Group



- 1983 - Started off with stockbroking business
- 1990 - Acquired 20% of DCB Bank
- 1997 - Merger with Kwong Yik Bank to form RHB Bank
- 1999 - Acquired Sime Bank
- 2002 - Acquired Bank Utama to become one of 10 anchor banks under BNM banking consolidation exercise
- 2007 - Repurchased of 30% minority interest in RHB Bank
- 2008 - Completed Phase 1 of the Transformation, 1st Full year as a Universal Bank

RHB – Beyond Ethnicity

- Internally - Inculcation of the RHB Culture "Performance Driven"
- Externally - To strengthen the RHB Brand "Banking Simplified"

RHB Work Culture

- Performance Driven -



Beyond Ethnicity



Encouraging Balanced Work-Life and Productive Workforce –

- Employee Activities
- Sport Activities
- Social Activities

Employee Activities

- Family Day
- Annual Dinner
- Effective way to get staff and family members to gather and foster better relationship
- Indirectly promotes teamwork and respect
- Building employee engagement and morale
- Reward mechanism for staff work contribution and performance
- Melis Iftar
- Participation of non-Muslim management members and staff
- Promoting unity and understanding

Sports Activities

- National Bank Sports Council Games
- Development Program – Football, Futsal, Paintball
- Inter-region Sports Fiesta
- Unity Games
- MIBA Sports Meets
- Sports Recognition Night
- Children Football Camp



Social Activities

- *Teh Tarik* with the GMD
 - GMD meet the staff session held at HQ and Regional offices
 - promotes unity through sharing of strategies and aspirations of the banking group
- Division / Department Gathering / Dinner
 - to celebrate achievement of milestone or ethnic festivities
 - promotes teamwork and unity between staff of different departments

Creating the RHB Brand

- **Corporate Social Responsibility (CSR)** Philosophy –
 - to embark on initiatives that cut across and impacts the community at large, transcending cultural and religious differences
 - Voluntary contribution that is expected to create and instill positive social values not only to the Group's employees but also to the society as a whole

Awareness Campaign

- Missing Children – Reuniting Families



Initially launched in 2007 to assist police in locating missing children under 18 years old.

- Displayed and distributed posters
- Print ads of safety tips for children and parents

Compilation of booklet – *Crime Prevention Tips for Kids*

- Distributed booklets to primary schools in urban areas susceptible to high crime rates in a road show in 6 major cities

Let's Learn with RHB

- RHB-NST Spell-It-Right (SIR) Challenge



- RHB-The Star Mighty Minds



- Upgrade of Reading Materials and School Resource Centres

Unity Through Diversity

- Employees of a Banking Institution - RHB are unified through the organisation's work culture and the management's expectations of high performance as well as the promise of reward & recognition for achievements that transcends ethnic, cultural, social and educational background



THANK YOU